

**REMARKS**

In the above-mentioned Final Office Action, all of the pending claims, claims 1-25, were rejected. All of the claims were rejected under Section 102(e) over *Ogasawara*.

Responsive to the rejection of the claims, independent claims 1 and 21 have been amended, as set forth herein, in manners believed better to distinguish the invention of the present application over the cited reference. Additionally, new, independent claim 26 is proposed.

With respect to claim 1, the claim has been amended now to recite a method in a user equipment that has transaction means for conducting a transaction with a merchant entity. The operation of receiving the control information from a management entity independent of the merchant entity. And, operation of updating the transaction means based on the received control information to make it compatible with the merchant entity after a change in the transaction mechanism thereof is now recited. In claim 21, the recitation of the transaction service entity is amended, now to recite that the transaction service entity is of a credit card issuer.

Support for the amendments is found in the specification, for instance, on page 7, lines 1-5, page 10, lines 27-30, and page 19, line1 – page 20, line 14.

*Ogasawara* fails to disclose such methodology or structure. There is no disclosure, nor inference, of a technique of changing transaction means using information from a management entity/transaction service entity, such as a credit card issuer, that is independent of the merchant entity with which a transaction is to be made. And, more particularly, there is no teaching of a technique of updating the transaction means of the user equipment on the basis of information from an independent management entity so as to make the transaction means compatible with a merchant entity after a change in the transaction mechanism of the merchant entity.

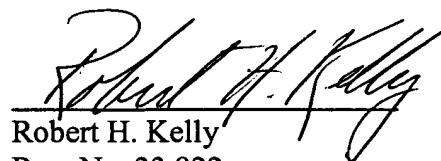
Reference is made to, for example, column 4, lines 37-9, column 12, lines 49-52, and column 17, lines 36-39 of *Ogasawara*. These portions of *Ogasawara* indicate that the reference merely teaches the technique of downloading a new purchase transaction program from the merchant entity (store server) itself, each time in which a transaction is conducted with the merchant entity, with the newly received purchase transaction program overwriting any previously purchase transaction program stored in the memory.

Newly-presented claim 26 is also believed to be distinguishable over *Ogasawara* for this same reason.

Remaining ones of the dependent claims include all the limitations of their respective parent claims. Accordingly, these claims are believed to be patentably distinguishable over *Ogasawara* for the same reasons as those given with respect to their parent claims. In light of the foregoing, independent claims 1 and 21, as now-amended, newly presented claim 26, and the remaining ones of the dependent claims are believed to be in condition for allowance. Accordingly, examination and reexamination, as appropriate, of the claims, and consideration for allowance is respectfully requested. Such early action is earnestly solicited.

Respectfully submitted,

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